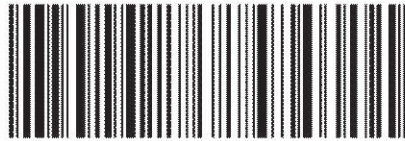


# EXHIBIT VI

Ocwen  
P.O. Box 24646  
West Palm Beach, FL 33416-4646



9314 8100 1170 0781 3596 73

PRESORT  
First-Class Mail  
U.S. Postage and  
Fees Paid  
WSO

Send Payments to:  
Ocwen  
P.O. Box 6440  
Carol Stream, IL 60197-6440

**RETURN RECEIPT (ELECTRONIC)**

20141208-209

Send Correspondence to:  
Ocwen  
P.O. Box 24738  
West Palm Beach, FL 33416-4738



Wendy M. Harrington  
4 MERCIER ST  
DRACUT, MA 01826-4527



**PATTERN FOR SECURITY PURPOSES ONLY.  
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12/05/2014

Sent Via Certified Mail  
9314 8100 1170 0781 3596 73  
Reference Code: 1404Wendy M. Harrington  
4 MERCIER ST  
DRACUT, MA 01826-4527Loan Number: 705941193  
Property Address: 4 Mercier St.,  
Dracut, MA 01826-0000**NOTICE OF DEFAULT****AVISO IMPORTANTE PARA PERSONAS DE HABLA HISPANA:**

Esta notificación es de suma importancia. Puede afectar su derecho a continuar viviendo en su casa. Si no entiende su contenido, obtenga una traducción inmediatamente o contáctenos ya que tenemos representantes que hablan español y están disponibles para asistir.

Dear Borrower (s):

**SPECIAL NOTICE IN THE EVENT YOU HAVE FILED BANKRUPTCY**

If you have received a Chapter 7 discharge under the Bankruptcy Code of the United States or if your mortgage is the type which has been discharged pursuant to a completed Chapter 13 plan, this notice is not intended and does not constitute an attempt to collect a debt against you personally. If the foregoing applies to you, this notice is sent to you only as a preliminary step to a foreclosure on the mortgage against the above-referenced property. Provisions may be contained within your mortgage/deed of trust that require notice prior to foreclosure. As such, this is not an attempt to assert that you have any personal liability for this debt.

In addition, if you have recently filed a petition under the Bankruptcy Code, this notice has been sent to you because OCWEN has not been notified of your bankruptcy case. If the foregoing applies to you, it is **IMPORTANT** that you or your bankruptcy attorney contact us immediately and provide us with the following information: date and jurisdiction of your filing, your case number and the bankruptcy chapter number under which you have filed.

If you have not recently filed bankruptcy or received a bankruptcy discharge, you are hereby notified that this letter is an attempt to collect a debt. All information obtained will be used for that purpose. The debt is owed to OCWEN as the owner or servicer of your home loan and mortgage.

Unless you dispute the validity of the debt, or any portion thereof, within thirty (30) days after receipt of this letter, the debt will be assumed to be valid by OCWEN. If you notify OCWEN in writing within thirty (30) days that the debt or a portion of the debt is disputed, OCWEN will send you verification of the debt. If you would like to obtain such verification, direct your request in writing to the Loan Resolution Consultant within thirty (30) days. The failure to dispute the validity of the debt may not be construed by any court as an admission of liability by you.

705941193

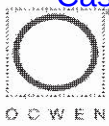
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NMLS # 1852





Your mortgage payments are past due, which puts you in default of your loan agreement. As of **December 05, 2014**, you owe the following:

Principal and Interest	\$ 6,337.00
Interest Arrearage	\$ 0.00
Escrow	\$ 3,320.29
Late Charges	\$ 532.28
Insufficient Funds Charges	\$ 0.00
Fees / Expenses	\$5,805.90
Suspense Balance (CREDIT)	\$ 332.26
Interest Reserve Balance (CREDIT)	\$ 0.00
<b>TOTAL DUE</b>	<b>\$ 15,663.21</b>

On or before **01/04/2015**, you must submit payment by Money Gram, Bank Check, Money Order or Certified Funds for the entire total due amount stated above to the appropriate address listed at the bottom of page two of this notice. Any payment(s) that become due in the interim must also be included.

Failure to bring your account current may result in our election to exercise our right to foreclose on your property. Upon acceleration, your total obligation will be immediately due and payable without further demand. In foreclosure proceedings, we are entitled to collect your total arrearage in addition to any expenses of foreclosure, including but not limited to reasonable attorney's fees and costs. If your loan has already been accelerated and foreclosure proceedings already begun, we will continue the foreclosure action (if possible). You have the right to assert in court the non-existence of a default or any other defense to acceleration and foreclosure.

OCWEN will work with bankruptcy lawyers, foreclosure defense lawyers, housing counselors, and other authorized representatives of our customers. However, we will only release information once your written authorization has been obtained, as required by law.

After acceleration of the debt, but prior to foreclosure, you may have the right to reinstate the mortgage loan, depending on the terms of the note and mortgage. We encourage you to review the provisions of the note and mortgage. Please be aware that, after acceleration of the debt, there may be expenses and attorney's fees and costs incurred by OCWEN to enforce the mortgage in addition to the overdue amount on the mortgage. Any payment to reinstate the mortgage loan after acceleration must therefore include an amount sufficient to cover such expenses and fees incurred. Payments received that are less than the amount required to reinstate the mortgage loan will be returned, and will not stop any foreclosure proceedings that have begun. **PRIOR TO SUBMITTING PAYMENT, YOU MAY WISH TO CALL US TO VERIFY THE EXACT AMOUNT DUE.**

**Important Information for Customers in Washington**

Housing counselors and legal assistance may be available at little or no cost to you. If you would like assistance in determining your rights and opportunities to keep your house, you may contact the following:

- **The statewide foreclosure hotline recommended by the Housing Finance Commission:**  
Toll-free: 1-877-894-HOME (1-877-894-4663)  
[http://www.dfi.wa.gov/consumers/homeownership/post\\_purchase\\_counselors\\_foreclosure.htm](http://www.dfi.wa.gov/consumers/homeownership/post_purchase_counselors_foreclosure.htm)
- **United States Department of Housing and Urban Development:**  
Toll-free: 1-877-741-3281  
**Local counseling agencies in Washington:**  
<http://www.hud.gov/offices/hsg/sfh/hcc/fe/index.cfm?webListAction=search&searchstate=WA&filterSvc=dfc>
- **The statewide civil legal aid hotline for assistance and referrals to other housing counselors and attorneys:**  
Toll-free: 1-800-606-4819  
<http://nwjustice.org/what-clear>

In addition, a HUD counseling agency may be able to provide you with assistance. To locate the HUD approved counseling agency in your area, call the HUD Housing Counseling Service at (800) 569-4287 or consult HUD's website at [www.HUD.gov](http://www.HUD.gov).

**Your failure to contact a housing counselor or attorney may result in your losing certain opportunities, such as meeting with your lender or participating in mediation in front of a neutral third party.**

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HELPING HOMEOWNERS IS WHAT WE DO!™  
[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

If you are unable to bring your account current, we urge you to call us immediately to discuss possible alternatives to foreclosure.

If you have the desire to remedy this situation, we want to assist you in trying to reach that goal. OCWEN would like to present you with some of the alternatives that might be available regarding your delinquent mortgage loan. While our primary objective is the collection of past due amounts on your loan, we want to work with you to find the best available alternative for you to bring your mortgage loan obligation current.

Please visit our website at [www.ocwencustomers.com](http://www.ocwencustomers.com) where you can review your account and enter your financial information at your convenience.

Regs. Code title. 209 §18.14; Mass. Regs. Code title. 940 §7.04(1)(I)

LaWanda Williams has been assigned as your relationship manager and will be your designated representative for resolution inquiries and submission of documents

Sincerely,

Ocwen Loan Servicing, LLC  
Toll Free Phone: 800-746-2936

**ADDRESS WRITTEN CORRESPONDENCE TO:**

Research Department  
Ocwen Loan Servicing, LLC  
P.O. Box 24736  
West Palm Beach, FL 33416-4736

**PAYMENT REMITTANCE INFORMATION (always include Loan # 705941193 with your payment)**

**Money Gram**

Receive Code: 2355  
Payable To: Ocwen Loan Servicing, LLC  
City: Orlando  
St: FL  
Agent Locator: 800-926-9400  
Loan # **705941193**

**Overnight Address**

Ocwen Loan Servicing, LLC  
1661 Worthington Road, Suite 100  
West Palm Beach, FL 33409  
Attention: Cashiering Department

**VIA Regular Mail**

Ocwen Loan Servicing, LLC  
P.O. Box 6440  
Carol Stream, IL 60197-6440

**WESTERN UNION**

**BY WUQC**

**Code City:** Ocwen  
**State:** FL  
**Reference:** Loan # **705941193**

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## Information and documents that you may want to collect before discussing options for avoiding foreclosure

When discussing available foreclosure alternatives with our Home Retention Department, we will need to determine your eligibility for different programs. The exact documentation required to apply for each program is slightly different. For the Home Affordable Modification Program (HAMP), you will need to provide extensive documentation. Though not necessarily required for an initial discussion of foreclosure options, we suggest that you collect the following documents prior to speaking with associates in our Home Retention Department. Please try to assemble the most recent documentation you have.

### *Income Documentation:*

- Your most recently filed state and federal tax returns with all schedules and W-2.
- Your two most recent paystubs, reflecting your year-to-date income. If there are multiple borrowers, please collect the paystubs for each borrower.
- Any records of bonuses, commissions, housing allowances or tips.
- If you are self-employed, your most recently quarterly or year-to-date profit/loss statement(s).
- If you collect social security, disability, pension, public assistance or unemployment benefits, benefit documentation stating the amount, frequency and duration of your benefit(s) and a copy of your two most recent bank statements.
- If you receive alimony or child support income or payments, a copy of the agreement or decree that states the amount of the alimony or child support and period of time over which it will be received and proof of payment, such as deposit slips, bank statements, court verification or tax returns.

### *Asset Information:*

- Documentation of checking, savings, money market and IRA/Keogh accounts.
- Documentation of stocks, bonds and certificates of deposit.
- Documentation of 401K, employee stock ownership plan participation.
- Description of other assets, including investment properties, rental income and costs.

### *Monthly Housing and Living Expense Information*

- Account statements for any other mortgages on your property and homeowners association dues.
- Account statements for property taxes, utilities and telephone.
- Account statements for homeowners, car, life and health insurance.
- Account statements for credit cards, student loans, car payments and other loan obligations.
- Documentation that enables you to estimate any other expenses, such as food, gas, clothing, tuition or alimony or child support payments.



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 HELPING HOMEOWNERS IS WHAT WE DO!™  
[WWW.OCWEN.COM](http://WWW.OCWEN.COM)

HELPING YOU STAY IN YOUR HOME.

MAKING HOME AFFORDABLE

*You may be able to make your payments more affordable.  
 Act now to get the help you need!*

Dear Borrower,

There is help available if you are having difficulty making your mortgage loan payments. You may be eligible for the Home Affordable Modification Program, part of the initiative announced by President Obama to help homeowners.

**As your mortgage loan servicer, we will work with you in an effort to make your mortgage payment affordable. You will not pay any fees to take advantage of this opportunity to modify your mortgage loan payment and keep your property. Now is the time to act. We are ready to help you.**

**Here's how it works: We will first determine if you are eligible based on your situation. To conduct this evaluation, we need you to submit an Initial Package consisting of a Request for Mortgage Assistance form (including all necessary certifications), an IRS Form 4506T-EZ or Form 4506-T, and documentary evidence of all income. You may obtain the Request for Mortgage Assistance form and the IRS Form 4506T-EZ or Form 4506-T form at [www.ocwencustomers.com](http://www.ocwencustomers.com).**

If you are eligible, we will look at your monthly income and housing costs, including any past due payments, and then determine an affordable mortgage payment.

At first, you will make new, affordable monthly payments on your mortgage loan during a trial period. If you make those payments successfully and fulfill all trial period conditions, we will permanently modify your mortgage loan.

The modification may involve some or all of the following changes to your mortgage loan: 1) Bringing your account current; 2) Reducing the interest rate on your loan; 3) Extending the term of the loan, and/or 4) delaying your repayment of a portion of the mortgage principal until the end of the loan term.

#### **STEP 1 GATHER THE INFO WE NEED TO HELP YOU**

To take advantage of this opportunity and the Home Affordable Modification Program, contact us as soon as possible. To help speed the process it will be helpful if you have the following information when you call:

- **Loan number**
- **Monthly pre-tax income of each borrower**
- **Information about any financial hardship you are suffering**

If you do not qualify for a loan modification under this program, or do not want to stay in your home or keep your rental property, we will work with you to explore other options available to help you keep your property or ease your transition to a new home, if applicable.

#### **STEP 2 CONTACT US**

We want to make modifying your mortgage loan as easy as possible. However, you must take the first step by contacting us at (800) 746-2936; Monday to Friday 8:00 am to 9:00 pm, Saturday 8:00 am to 5:00 pm, and Sunday 9:00 am to 9:00 pm ET. You may also write to us at the address at the bottom of this letter. Be sure to include the information listed above.

Sincerely,  
 Ocwen Loan Servicing  
 1661 Worthington Road, Suite 100  
 West Palm Beach, FL 33409

The Making Home Affordable program was created to help millions of homeowners refinance or modify their mortgages. As part of this program, we — your mortgage servicer — and the federal government are working to offer you options to help you stay in your home.

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**IMPORTANT NOTICE**

We want to help you avoid foreclosure scams.

**FINANCIAL COUNSELING SERVICES**

When you are experiencing a financial hardship, counseling may be a way to help you manage your finances. We urge you to contact HUD approved agencies to obtain assistance in keeping your home. This assistance is available at no charge.

For specific guidance on this notice or information related to the Home Affordable Modification Program, ask the counselor for MHA HELP.

**HUD Approved Housing Counseling:**

**1-800-569-4287**

[www.HUD.gov](http://www.HUD.gov)

**HOPE Hotline Number:**

**1-888-995-4673**

**Beware of Foreclosure Rescue Scams. Help is free!**

- There is never a fee to get assistance or information about the Making Home Affordable Program from your lender or a HUD-approved housing counselor.
  - For a HUD-approved counselor, visit:  
<http://www.hud.gov/offices/hsg/sfh/hcc/fo/>
- Beware of any person or organization that asks you to pay a fee in exchange for housing counseling services or modification of a delinquent loan.

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